



PORTLAND DISTRICT NEWS

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Volume 2, Issue 3

Your Partner in Business

July, 2001

A WORD FROM OUR DISTRICT DIRECTOR



Over 350 guests helped us in honoring our state's small businesses and small business advocates at our recent Sixth Annual Salute to Small Business Awards Dinner held at the Hilton Hotel. The highlight of the evening was the award to Cindy McEntee, President of Mo's Enterprises, Inc., who not only was named the Small Business Person of the Year for Oregon, but also was named the First Runner-up for the National Small Business Person of the Year. Cindy and her family attended the Small Business Week celebration in Washington D.C., and President Bush personally presented her with the award. This was the first time that a state winner from Oregon was among the finalists for the national award.

Of the eight SBA state winners from Oregon, six were also SBA Region X winners. Region X includes Oregon, Washington, Idaho and Alaska. The fact that our winners took the majority of the regional awards attests to the quality of the small business and advocate award winners from our state.

The success of this event would not have been possible without the generous support of our contributors. Thanks to the following organizations for their continued support of small businesses:

Platinum Contributors

Daily Journal of Commerce; KBNP Radio, Inc.; Key Bank N.A.; Oregon Economic & Community

Development Department; Pacific Continental Bank; Portland Business Journal; Wells Fargo Bank and West Coast Bank.

Gold Contributors:

Dream Builders TV; Pacific Crest Bank; Portland General Electric and U.S. Bank National Association.

Silver Contributors:

Bank of Clark County; CIT Small Business Lending Corporation; City of Portland; Evergreen Community Development Association; Intel Corporation; Port of Portland; Silver State Bank; Valley Bank and Washington Mutual Bank dba Western Bank.

Bronze Contributors:

Albina Community Bank; Bank of Astoria; Bank of the West; Cascades West Financial Services, Inc.; Lane Community College and Peoples Bank of Commerce.

We would also like to acknowledge contributions from American Pacific Bank and the Business Loan Center. I also wish to thank the event committee for their hard work in planning this event and everyone who attended in joining with us to make this a memorable evening.

We are busy making plans for next year's event and are already soliciting nominations. If you would like to submit a nomination for the Small Business Person of the Year or any of the Advocate awards, contact Moe Mowery at 503-326-5209 for nomination information.

Thanks for your continued support of our small business community.

PHIL GENTRY

To Provide Quality Resources that Make a Difference for Small Business

WALK AROUND VANCOUVER

The SBA success tour led to businesses specializing in energizing the soul. The first stop was at Elements Day Spa and Salon located at 16096 SE 15th Street in Vancouver. Elements Day Spa and Salon is Georgia Bestgen's sanctuary dedicated to energizing the human spirit. The SBA team enjoyed the peaceful, luxurious surroundings of the 2400 square-foot facility. Georgia gave the team a tour of the treatment rooms. Her menu of services offers luxuries such as hydrotherapy soaks, rainforest and vichey shower treatments and full days of renewal.

The team's next stop was the Crystal Unicorn, a stained glass store in Hazel Dell located at 7305 N.E. Hwy 99. Marla and Rick Wendt opened The Crystal Unicorn approximately nine months ago. The store contains a studio where Marla creates and teaches stained glass art. Many of her works are on display in numerous casinos, such as Donald Trump's Taj Mahal in Atlantic City. Besides offering evening classes, the Wendt's also offer a variety of tools and materials for students to purchase. Good customer service and a large selection of tools and materials create a steady flow of business. Business is so good for the Wendt's that they plan on expanding their floor space in the near future.

The SBA team was re-energized in Vancouver. Perhaps a visit to your town will also invigorate them.

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LOW VISION ASSISTANCE

Entrepreneurship for vision-impaired individuals is another business development effort of the Portland District Office. In collaboration with the Oregon Commission for the Blind (OCB), we have installed "business plan" and related software on a computer-training terminal at the OCB location at 535 SE 12th Avenue in Portland. To schedule an appointment for an individual

who has sight difficulties and wants to start a home-based or other business, contact Mr. Winslow Parker at winslow.parker@mail.cfb.state.or.us. Or you can call 503-731-3221 or 888-202-5463 for more information.

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OREGON SMALL BUSINESS PERSON OF THE YEAR and FIRST RUNNER UP - NATIONAL SMALL BUSINESS PERSON OF THE YEAR

***Cindy M. McEntee
President/Owner
Mo's Enterprises Inc.***

Mo's Enterprises has been a family owned and operated business since it opened in 1946. Mo's Enterprises is comprised of three restaurants in the Newport area: Original Mo's opened in 1946, Mo's Annex opened in 1968, both located on Newport's historic bayfront, and Mo's West opening in 1972 located 8 miles North of Newport in Otter Rock. Mo's Enterprises also owns and operates a chowder factory and is responsible for producing the fresh base sold to all the Mo's Restaurants and the frozen clam chowder base sold to retail stores. Mo's Restaurants have become nationally known for their New England style clam chowder; however, cod fish 'n' chips, clam strips, and hamburgers are also staple items



Cindy Marie McEntee was raised in Portland, Oregon, where her father worked at a steel fabricating company and her mother had her own business as an interior decorator. Cindy's Grandmother, Mohava Niemi, owned a little

known 24-hour cafe on Newport's Bay front called Mo's. Cindy spent her summers and every school holiday working in her grandmother's restaurant as a dishwasher, potato peeler, waitress and in just about every aspect of the business. In 1969 Cindy graduated from high school and moved to Newport to work full time at Mo's. By this time Mo's had expanded to two locations - the original Mo's and Mo's Annex - and was becoming very well known for their clam chowder.

By the mid seventies Mohava, known far and wide as Mo, was taking a less active role in the business and was beginning to leave the nuts and bolts of management to her granddaughter. When Mo retired in 1987 Cindy stepped up to run the business. She successfully kept the style that Mo had created while bringing the restaurants along into the future.

Like most businesses on the Oregon Coast, Mo's is affected by seasonal cycles. During the summer, which is the busiest time, Mo's employs 85 people, and during the fall and winter 50 people. Jobs include wait persons, dishwashers, prep cooks, cooks, second cooks, baker, hosts, cashiers, floor and kitchen manager, as well as those working on the chowder production floor. At Mo's everyone but the wait staff earn over \$6.50 per hour. The wait staff earns their wage plus tips, which are usually very good. In its fifty years in business Mo's has always paid more than the required minimum wage and offered major medical health insurance. Of the 45 full time year 'round employees 17 have worked at Mo's for 10 years or more. Some have worked over 15 and some over 20 years. Cindy is a supportive employer and cares very much about her employees' quality of life.

An example of Cindy's feeling for her employees came this past December when a longtime employee was taken by Life-Flight from Newport to Portland during the middle of the night due to a blood clot in one of her main arteries. Early the next morning Cindy drove the 120 miles to the hospital to see that her employee was comfortable and getting the care she needed.

Cindy takes care of Mo's customers by taking care of the people who work for her. Mo's has had many successful years, which can be attributed to excellent leadership, loyal customers and many wonderful employees.

At present Cindy is the Chairwomen of Lincoln Security Bank, a locally owned and operated Bank in Newport. She was a main sponsor of the Newport Public Library's recent expansion and underwrote a beach safety booklet for children. Most recently, Cindy has been an active Christmas tree decorator for the Pacific Communities Hospital Foundation's Festival of Trees fundraiser.

Cindy's generous spirit extends into the community in which she lives. In addition to the annual sponsorships of numerous local events and individuals, she has volunteered to serve on a number of boards and councils. These include the Newport Urban Development Council, the Greater Newport Chamber of Commerce, the YMCA Round Table, the Performing Arts Board, the Newport Bayfront Association serving as President and the Newport City Council where she served for a number of terms. She also supports the Optimist Club, Newport High Cheerleaders, Miss Lincoln County Pageant, Newport High Booster Club, Altrusa, Children's Advocacy Center, Newport Chamber of Commerce, Oregon Coast Ballet Company and numerous other organizations.

Cindy McEntee was co-nominated by I. Gabrielle McEntee, manager Mo's West & Public Information Officer, and Guy Faust, Small Business Development Center Director, Oregon Coast Community College.

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2001 SMALL BUSINESS WEEK - AWARD WINNERS



OREGON SMALL BUSINESS PERSON OF THE YEAR FIRST RUNNER UP - NATIONAL SMALL BUSINESS PERSON OF THE YEAR

CINDY M. McENTEE - President/Owner
MO'S ENTERPRISES INC. - Newport, Oregon

YOUNG ENTREPRENEUR OF THE YEAR - REGION X & STATE OF OREGON

PAUL B. WILLIAMS – President & **JEFF R. CRAM** - Vice President
ISITE DESIGN INC. - Portland, Oregon

ACCOUNTANT ADVOCATE OF THE YEAR - REGION X & STATE OF OREGON

JILL FOSTER - CPA - JONES AND ROTH PC - Eugene, Oregon

FINANCIAL SERVICES ADVOCATE OF THE YEAR - REGION X & STATE OF OREGON

SUSAN OTCENAS - Assistant VP - PACIFIC CONTINENTAL BANK - Beaverton, Oregon

HOME-BASED BUSINESS ADVOCATE OF THE YEAR - REGION X & STATE OF OREGON

ANN SCHWARTZ - Owner - JAGUAR ART GLASS - Eugene, Oregon

VETERAN SMALL BUSINESS ADVOCATE OF THE YEAR - REGION X & STATE OF OREGON

RONALD L. CANNON - Assistant Director
U.S. DEPT OF LABOR – VETERANS EMPLOYMENT & TRAINING SERVICE - Salem, Oregon

WOMEN IN BUSINESS ADVOCATE OF THE YEAR - REGION X & STATE OF OREGON

JOAN P. SHEA - President - MORGAN DESIGN AND CONSTRUCTION - Eugene, Oregon

MINORITY SMALL BUSINESS ADVOCATE OF THE YEAR - STATE OF OREGON

SUSANA A. MONTALVO - Hispanic Program Coordinator
SOUTHERN OREGON WOMEN'S ACCESS TO CREDIT INC - Medford, Oregon

SMALL BUSINESS JOURNALIST OF THE YEAR - STATE OF OREGON

DREAM BUILDERS TV

BIANCA HEIN - CEO/Founder - E-TRADINGPOST.COM - Portland, Oregon
JENNIFER DIRKS - Writer - WRITER'S GROUP - Vancouver, Washington
JOAN HARTLEY - Media Consultant - JOAN HARTLEY CONSULTING - Portland, Oregon
DAVID ONLY - Free-Lance Web-Design - METASITES - Portland, Oregon

Following A Classic Trolley and a K-9 to Medford

Visiting John Hagler's Classic Trolley was a joy for the SBA success tour team, which included Helen Wallace of Southern Oregon Women's Access to Credit. John Hagler started Classic Trolley with his father-in-law, Wally Wilson, in 1982. Hagler took over the business in 1991 and incorporated in 1993. Currently, he employs up to 28 people. Hagler's company custom builds copies of San Francisco trolleys circa 1894. The team admired the glossy oak seats and gleaming 24-karat gold leaf lettering and graphics. Although Classic Trolley produces and ships 25 trolleys a year, Hagler must decide whether to grow or to remain small. He knows expanding means more traveling and marketing, which will take him away from the family he loves. At present, Hagler will take his time to make such an important decision.

Next, the team visited Heather Fraser of K-9 Playtime on 437 S. Central Ave. K-9 Playtime is a dog day care service with a self-service dog wash. Fraser had many considerations to be aware of before starting her business, such as liability insurance, space and location. Finding a location for a dog day care service is not easy. City codes prevent animal day care services from locating in the business area of a city. Fraser was fortunate to find a spot not too far from downtown Medford, a convenient location for dog owners who work there. Fraser is committed to giving dogs a great deal of attention. She plans schedules for feeding, exercise activities and medication. The day care has large play areas as well as private locations for dogs that need to be alone. Dog sitting is a pet lover's business, and Fraser loves caring for dogs. Pet owners can feel confident leaving their dogs in Fraser's loving care.

Visiting business owners who are passionate about their work is fun. The SBA knows that there are more entrepreneurs like Hagler and Fraser. So look out, they just might stop in your neighborhood.

WHAT'S NEW ON THE OREGON SBA WEB SITE

Are you looking to start, expand, or finance a small business? If so, then visit the Portland District Office home page of SBA's award-winning national web site. It's fast becoming one of the most valuable local small business resources on the Internet, delivering an abundance of small business related information and services to the local community.



Come visit us at <http://www.sba.gov/or/> to review our most recent

additions, including the following:

A detailed business Startup Kit that is the equivalent of our Portland District Resource Guide. It includes web links to state and local licensing, registration and regulations information. There are also sections describing various aspects of business start-up and operation, as well as where to go for business counseling, technical help and financing. This page can be accessed by clicking on "Startup Kit" on our home page.

The Calendar of Events has a new look where the viewer can more easily find the events that interest him/her. Providing more flexible organization of events, it's a web based calendar application complete with five basic views: monthly, daily, chronological (detail and summary), and event details. Access this page by clicking on "Calendars" from our home page.

Another new addition to our web site is the Portland Business Resource Center (BRC) web page, which serves as your introduction to the many business resources available to you in the center. Among the features of this web page are an online tour of the center, lists of computer applications and business related books and videos, and information on free business counseling from the Service Corps of Retired Executives (SCORE). The BRC is an alliance between SCORE and the SBA. Take a tour today at <http://www.sba.gov/or/orbrc.html>.

EXPORT FINANCE PROGRAMS

<http://www.sba.gov/oit/>

When export businesses do not qualify for a direct bank loan, SBA may have just the right guarantee loan program to help growing export firms. Here is a quick overview of the four loan types.

SBA loans can support a variety of export financing needs. They include transaction financing for specific export sales, start-up and market development loans, and long term loans for construction, expansion or equipment financing. As in all SBA guaranteed financing, loans may not exceed \$2 million and the maximum SBA guarantee is \$1 million. Interest rates are market-based and negotiated by bank and borrower. SBA fees vary for loan terms and amounts, a personal guaranty is required and other conditions may apply. Eligibility criteria for applying cover these areas:

- Meet SBA's size standards for small businesses
- Have been in business for at least 12 continuous months.
- All types of businesses, including service exports
- Businesses not directly exporting but produce or sell product or services for export

1. EXPORT WORKING CAPITAL PROGRAM

or single transactions or multiple sales [revolving line of credit], the Export Working Capital Program (EWCP) provides loans to cover pre-shipment or post-shipment working capital or a combination of both:

- Pre-shipment: For the manufacture of goods, to purchase finished goods or services for export.
- Post-shipment: To finance receivables resulting from export sales (180 days maximum).
- Combination: To finance both the acquisition or production of export goods and services and the resulting accounts receivable.

With a 90% guarantee, a ¼% guarantee fee

and loan packaging assistance from the USEAC staff, this transaction financing loan is short term (12 months or less) and may take the form of a line of credit.

2. EXPORT EXPRESS

For a variety of export uses, e.g., marketing, transactions, equipment, and expansion, up to \$150,000, the Export Express loan is available only through designated SBA Express Lenders. They offer expedited review and processing and quick turn around from SBA. With an 85% guarantee and the use of the bank's forms and approval procedures, this program offers an easy way to help growing exporters.

3. INTERNATIONAL TRADE LOAN

Limited to fixed asset uses, i.e., construction, building purchases or equipment purchases, this program offers long term financing up to \$1 million to support growing export businesses. When used in combination with an EWCP loan for working capital, SBA's guaranteed amount can increase to \$1.25 million.

4. 504 LOAN PROGRAM

Major business expansion, equipment, construction and modernization financing for long term [10 or 20 years] and fixed rates based on U.S. Treasury notes is available through SBA designated CDC's (Community Development Corporations) and requires at least a 10% equity participation by the borrower.

For more details, contact: Inge McNeese
SBA Regional Export Finance Manager
U.S. EXPORT ASSISTANCE CENTER
One World Trade Center
121 SW Salmon Street Suite 242
Portland OR 97204-2911
Tel: 503-326-5498
E-mail: inge.mcneese@sba.gov

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ELDON SCHAFFER RECIPIENTS HONORED MAY 16



Co-recipient **Jere Bartley**, co-owner of Hanson Jewelers in Myrtle Creek, Oregon, and Clyde Stryker, an entrepreneur from Central Oregon, are co-recipients of the 2000 Eldon G. Schafer Champion of Small

Business Award for outstanding contributions to small business in Oregon. The Oregon Small Business Development Center Network (OSBDCN) presented the award during the Small Business Administration's Sixth Annual Salute to Small Business Awards Dinner on May 16 at the Hilton Hotel in Portland.

Bartley has been a partner with her husband in Hanson Jewelers, in Myrtle Creek, Oregon, for 18 years. She served on the Myrtle Creek City Council for 16 years and received the prestigious First Citizen and Most Inspirational awards for her efforts. Bartley was instrumental in helping form the South Umpqua Valley Economic Development Committee which eventually helped locate a large industrial park next to I-5.

She has served on the Umpqua Community College Small Business Advisory Committee since 1995. In 1996 she was appointed to the Small Business Development Center Network State Advisory Council where her knowledge and leadership have helped form policy and direct services to small businesses. In 1999 Bartley was appointed by Governor Kitzhaber to serve on the Governor's Small Business Council.

In her spare time, Bartley is involved with musical theatre performances in Douglas County either as an actress or behind the scenes sewing costumes. She and her husband plan to open a second jewelry store in Roseburg this year.

Edward "Sandy" Cutler, state director of the Oregon Small Business Development Center Network, said, "Jere demonstrates tremendous leadership, commitment, and entrepreneurship. We are extremely grateful for her time and

expertise to further the advancement of small businesses in Oregon."

Co-recipient **Clyde Stryker** has been a leader in



local, regional, state, and national efforts to assist small businesses as a business owner and as a Native American. Stryker grew up in a family-owned business, and became part owner of Data Devices,

Inc. In 1993 he started Spirit Communications, a communications installation company. His business received the Governor's Business Excellence Award in 1999.

"Clyde's ability to see the global picture, his focus on humanitarian needs, and his ability to consider differing points of view are some of the qualities that make him a champion for small business," said Yvette Keolker, a member of the OSBDCN's State Advisory Council.

In 1995 Stryker served as a delegate to the White House Conference on Small Business. He was a key member of the delegation and a strong advocate for small and minority businesses. The delegates researched and developed recommendations that were eventually presented to the President. In 1998 Stryker was appointed to the Governor's Small Business Council.

Stryker has served on the Board of the Oregon Native American Business Enterprise Network, the Board of Directors of Spirit Mountain Development Corporation and Spirit Mountain Casino, the Board of Directors and Founder of Native American Chamber of Commerce, and the Region 10 Chair for Small Business Regulatory Fairness Board of the U.S. Small Business Administration. Clyde and his family are currently transitioning to a new home and adventure in Central Oregon.

The Eldon G. Schafer Award is named in honor of the late president of Lane Community College who served from 1970 to 1985. Schafer was

(Continued on page 8)

(Continued from page 7)

nationally known and respected for his innovative leadership and his support of small business.

Twenty Small Business Development Centers throughout Oregon provide training, information, and referrals, and free business consulting to Oregon's small businesses and entrepreneurs. For more information, contact the OSBDCN at 541-726-2250

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"FedBizOpps.gov" DESIGNATED INTERNET PROCUREMENT ENTRY POINT

By October 1, 2001, all departments and agencies of the federal government will be required to use the "FedBizOpps" web site to notify the public of federal procurement opportunities, according to an interim rule published in the May 16th *Federal Register*. Effective January 2002, agencies will no longer be required to post notices in the *Commerce Business Daily* (CBD) as that will be done through FedBizOpps.

The interim rule, which went into effect May 16th, has two objectives. First, it designates a single point of entry to the Internet, <http://www.fedbizopps.gov>, where agencies will be required to provide "convenient and universal public access to information on their procurement opportunities." Second, beginning on January 1, 2002, the rule allows agencies to post notices of solicitation on FedBizOpps instead of having to publish them in the CBD, as currently required. Between October 1, 2001 and January 1, 2002, procurement notices will be published in both FedBizOpps and the CBD, to allow vendors time to become familiar with the new web site.

Those wishing to have input considered in the formulation of the final rule should mail their

comments to: GSA, FAR Secretariat (MVP); Attn: Ms. Laurie Duarte; 1800 F Street NW, Room 4035; Washington, D.C. 20405. Electronic comments can be submitted to farcase.1997-304@gsa.gov. Cite FAC 97-26, FAR case 1997-304, in all correspondence.

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LENDERS - MARK YOUR CALENDARS

NAGGL AND THE PORTLAND SBA DISTRICT OFFICE ARE HOSTING TWO LENDER TRAINING EVENTS:

UNDERSTANDING THE SECONDARY MARKET

SEPTEMBER 5, 2001
8:30 AM – 4:30 PM

&

SBA 1502 REPORTING

SEPTEMBER 6, 2001
8:30 AM – 4:30 PM

FOR ADDITIONAL INFORMATION OR REGISTRATION; PLEASE CALL MR. WAYNE CARVER, ASSISTANT DISTRICT DIRECTOR FOR ECONOMIC DEVELOPMENT, 503-326-5200

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WOMEN'S BOOTH AT BUSINESS FAIR

The Portland Metro Chapter of the Women Entrepreneurs of Oregon will have an information booth at the 2001 Oregon Small Business Fair on Saturday, September 15, 2001 from 8:30 am to 3:00 pm. The event will be held at the Portland Community College, Southeast Center, 2850 S.E. 82nd Avenue, Portland, Oregon.

The event is directed to small business owners and those who are thinking about becoming small business owners. Admission is free. The SBA and our resource partner SCORE will also have booths at the fair. If you have any questions about the fair or the Women Entrepreneurs of Oregon contact Arlene Newell at arlene@phase2marketing.com

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COUNSELING AND TRAINING - April 2001 Thru June 2001

During the third quarter of FY 2001; the twenty SBDC's in Oregon and three SBDC's in Washington held 261 training classes with 2,384 attendees and the SBDC counselors assisted 1,227 clients in total. The six SCORE chapters in our district, Bend, Eugene, Medford, Portland, and Salem, Oregon and Vancouver, Washington counseled 2,148 clients and held 8 training events with 133 attendees. The business resource center consulted with 764 clients.

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ASSISTANCE IN CREAT- ING FREE WEBSITE

The Portland District Office, in conjunction with Bigstep.com® continues to distribute Bigstep's CD-ROM that helps you to create a free website for your business.

To get the CD-ROM, just e-mail your postal mailing address to por-needhelp@sba.gov or call 503-326-2586.

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SBA'S SPEAKERS BUREAU



The Portland District staff spoke to over 2,271 attendees at 41 functions during the first eight months of fiscal year 2001. Our staff is willing and eager to inform the community about our programs and services. To arrange for a speaker for your group or association contact Moe Mowery at 503-326-5209.

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FY 2001 LOAN PRODUCTION (thru 06/30/01)

LENDER NAME	NUMBER OF LOANS	APPROVAL AMOUNTS \$'s
ALBINA COMMUNITY BANK	16	1,895,900
AMERICAN PACIFIC BANK	1	143,000
CitiCapital SMALL BUS. FIN. (fka Assoc. Comm. Corp. - Delaw)	1	57,000
BANK OF AMERICA	41	2,636,800
BANK OF ASTORIA	2	478,000
BANK OF CLARK COUNTY	6	1,364,000
BANK OF EASTERN OREGON	1	87,500
BANK OF THE CASCADES	5	761,200
BANK OF THE WEST	3	1,626,200
BANNER BANK	1	833,000
BORREGO SPRINGS BANK	6	4,030,300
CALIFORNIA BANK & TRUST	1	60,000
CASCADES WEST FINANCIAL SERVICES, INC.	15	7,270,000
CWFSI - MICROLOANS	8	125,528
C.C.D. BUSINESS DEVELOPMENT CORP.	3	1,412,000
CENTENNIAL BANK	13	2,684,000
CIT SMALL BUS. LENDING CORP.	17	9,266,000
COLUMBIA COMMUNITY BANK	5	1,350,800
COLUMBIA RIVER BANKING COMPANY	4	289,800
COLUMBIA STATE BANK	1	100,000
EVERGREEN COMMUNITY DEVELOPMENT ASSN.	18	7,857,000
FIRST INDEPENDENT BANK	1	100,000
FIRST UNION SMALL BUS. CAPITAL	8	5,422,900
GE CAPITAL SMALL BUSINESS	3	1,455,800
GOLETA NATIONAL BANK	8	1,893,000
GREATER EASTERN OREGON DEVELOPMENT CORP.	2	801,000
HELLER FIRST CAPITAL CORP.	1	1,000,000
IMPERIAL BANK	7	4,899,800
KEY BANK	29	5,491,400
KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSN.	2	410,000
LIBERTYBANK	9	1,496,800
MID-VALLEY BANK	1	97,300
NORTHWEST SMALL BUS. FINANCE CORP.	5	3,750,000

FY 2001 LOAN PRODUCTION (thru 06/30/01)
(CONTINUED)

LENDER NAME	NUMBER OF LOANS	APPROVAL AMOUNT \$'s
OREGON CERTIFIED BUS. DEV. CORP.	0	0
OREGON STATE BANK	2	1,122,088
PACIFIC CONTINENTAL BANK	18	3,730,900
PEOPLE'S BANK OF COMMERCE	24	5,542,100
RIVERVIEW COMMUNITY BANK	1	60,000
SHOREBANK PACIFIC	1	600,000
SILVER STATE BANK	16	3,537,245
SIUSLAW VALLEY BANK	3	280,000
STEARNS BANK NATIONAL ASSOC.	1	93,000
TEXTRON BUSINESS CREDIT, INC.	1	105,000
THE MERCHANTS BANK	5	584,000
TODAY'S BANK	6	937,304
TWIN CITY BANK	12	2,750,400
UMPQUA BANK	4	1,233,000
US BANK, NATIONAL ASSOCIATION	46	11,897,300
VALLEY BANK	2	1,213,000
WASHINGTON MUTUAL BANK dba WESTERN BANK	17	4,299,200
WELLS FARGO BANK	27	7,741,500
WEST COAST BANK	19	6,254,500
WILSHIRE STATE BANK	1	475,000
TOTAL	450	123,601,565



FY 2001 LOAN PRODUCTION BY COUNTY
(10/01/00 - 06/30/01)

COUNTY	# OF	TOTAL \$ AMT	# 504	504 \$	# 7	7(a) \$
OREGON STATE						
BENTON	8	1,421,688			8	1,421,688
CLACKAMAS	43	10,951,228	1	547,000	42	10,404,228
CLATSOP	4	1,548,000	1	242,000	3	1,306,000
COLUMBIA	4	3,028,000	1	1,000,000	3	2,028,000
COOS	3	278,500			3	278,500
CROOK						
CURRY						

FY 2001 LOAN PRODUCTION BY COUNTY
(10/01/00 - 06/30/01 - continued)

COUNTY	# LOANS	TOTAL \$ AMT		# 504	504 \$	# 7(a)	7(a) \$
DESCHUTES	18	3,915,600				18	3,915,600
DOUGLAS	7	4,281,250				7	4,281,250
GILLIAM							
HOOD RIVER	3	1,021,000				3	1,021,000
JACKSON	35	9,244,800		1	222,000	34	9,022,800
JEFFERSON	1	25,000				1	25,000
JOSEPHINE	7	1,661,500				7	1,661,500
KLAMATH	5	1,345,000				5	1,345,000
LAKE							
LANE	47	11,003,900		4	2,120,000	43	8,883,900
LINCOLN	6	1,332,700		2	579,000	4	753,700
LINN	7	1,565,500		3	662,000	4	903,500
MARION	19	7,487,400		5	2,909,000	14	4,578,400
MORROW	2	920,500				2	920,500
MULTNOMAH	109	34,637,100		10	6,484,000	99	28,153,100
POLK	1	380,000				1	380,000
SHERMAN							
TILLAMOOK	1	10,000				1	10,000
UMATILLA	3	1,218,000		2	801,000	1	417,000
WASCO	6	710,800				6	710,800
WASHINGTON	46	10,718,895		4	2,066,000	42	8,652,895
WHEELER							
YAMHILL	6	2,195,000		1	1,000,000	5	1,195,000
WASHINGTON STATE							
CLARK	38	8,437,504		5	2,006,000	33	6,431,504
COWLITZ	19	4,097,700		2	347,000	17	3,750,700
Klickitat	2	165,000		1	105,000	1	60,000
SKAMANIA						0	0
WAHIAKUM						0	0
TOTALS	450	123,601,565		43	21,090,000	407	102,511,565

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